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Representative Corriveau, members of the House Health Policy Committee, thank you for bringing this resolution before the committee and giving us the opportunity to testify on its behalf.

H.R. 1646, The Hearing Aid Assistance Tax Credit Act, means a great deal to me. I know what it is to borrow money or to delve into retirement savings to purchase hearing aids. My hearing loss requires that I have hearing aids that provide programming that helps me to hear to the best of my ability in different environments. I have always had to purchase hearing aids with top of the line technology. Since my retirement at age 55, I have had insurance coverage for hearing aids. Even then, I still pay between \$3 and \$4,000 out of pocket for two aids. Like many people with hearing loss, I require assistive listening technology for noisy environments, special amplified telephones or Bluetooth equipment that works with my hearing aids to make telephone conversations accessible, and fire alerting equipment for my home with flashing lights and a bed shaker to notify me of a fire. This equipment is an additional expense, as it needs to be purchased from vendors of hearing assistive technology and the cost is greater than what a person with normal hearing would pay for similar equipment at Meijers, Walmart or even Best Buy. Thus, a tax credit for hearing aids would help to ease the costs associated with having a hearing loss.

Like most senior citizens, I feel very vulnerable in terms of the future of my retirement income and health care coverage. The negative impact of hearing loss in older people is well documented. I have great concerns about being able to afford hearing health care in the future. I want to remain active and involved with family and friends and in my community for as long as possible.

Too often, people with hearing loss become a dollar figure to those who make decisions that impact our overall quality of life. Arguments against the passage of HR 1646 are generally based on the current state of the economy. I would like to suggest that you, the law makers, must see the larger picture and think past the money that would be spent with this tax credit to the potential millions of dollars that will be saved. The cost of untreated hearing loss to society may well exceed the cost of a tax credit.

The Better Hearing Institute has documented that hearing loss negatively impacts virtually every dimension of the human experience – psychological, emotional, physical health, quality of relationships, for examples. The greater the hearing loss the greater the impact will be. This can lead to health related issues that place a drain on Medicare. To the extent that a person can alleviate their hearing difficulties through the use of hearing aids, the more they will succeed at mitigating the negative effects.

This could lead to higher income for those who are 55 years and older and still in the work force, which in turn gives a person access to quality-of-life enhancements such as better health care and more advanced hearing aids and provides people with the ability to make maximum contributions to society. It also means they will pay more taxes, or looked at another way; reduce the chances that they will drain resources from the system via welfare, unemployment, social services, and government –sponsored medical programs. For seniors in their 70s and 80s, research supports the fact that being able to afford new hearing aids, could lead to the ability to remain independent, experience less depression and physical illness, and even avoid institutionalization.

Other testimony given today supports the benefit of treatment for hearing loss in children; providing hearing aids at an early age leads to improved lifestyles, reduced reliance on government services, and increased federal and state tax revenues due to higher income. I urge you not to look only at the cost of a tax credit but to the potential millions of dollars that will be saved long term. To pass HR 104, urging Congress to pass the tax credit act is not only an investment in the lives of those who will benefit from it but also an investment in our country and our state's economy.

Thank you.